

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL J DELOREY
VERONICA A DELOREY
Debtor(s)

Case No. 08-09633

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2008.
- 2) The plan was confirmed on 08/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/09/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/30/2013.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$43,200.00.
- 10) Amount of unsecured claims discharged without payment: \$114,448.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$111,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$111,000.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,322.86
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,322.86**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS SERVICING CO	Secured	34,615.44	36,536.44	36,536.44	36,536.44	0.00
AMERICAS SERVICING CO	Secured	NA	0.00	0.00	0.00	0.00
ATHLETICO LTD	Unsecured	1,077.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	1,304.00	1,568.08	1,568.08	454.88	0.00
CAPITAL ONE AUTO FINANCE	Secured	2,788.33	2,788.23	2,788.23	2,788.23	116.53
CITIBANK	Unsecured	147.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	525.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	5,533.18	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	213.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	4,618.00	5,518.95	5,518.95	1,600.99	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,469.00	1,928.09	1,928.09	559.32	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,321.00	3,414.52	3,414.52	990.52	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,093.00	12,093.28	12,093.28	3,508.14	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,933.00	2,435.19	2,435.19	706.42	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,859.00	5,526.66	5,526.66	1,603.23	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,099.00	3,660.55	3,660.55	1,061.89	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	33,141.00	34,073.07	34,073.07	9,884.26	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,090.00	5,248.87	5,248.87	1,522.64	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	927.00	1,264.87	1,264.87	366.93	0.00
HSBC	Unsecured	1,000.00	NA	NA	0.00	0.00
HSBC	Unsecured	4,087.00	NA	NA	0.00	0.00
HSBC	Unsecured	3,847.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	0.00	4,703.63	4,703.63	1,364.48	0.00
KRAMER ENT	Unsecured	121.00	NA	NA	0.00	0.00
KRAMER ENT	Unsecured	60.00	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	1,033.00	1,267.25	1,267.25	367.62	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MCS	Unsecured	139.00	NA	NA	0.00	0.00
NATIONAL CITY BANK	Secured	11,925.25	11,925.25	11,925.25	11,925.25	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	475.57	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,232.00	6,532.07	6,532.07	1,894.89	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	16,263.00	20,203.72	20,203.72	5,860.90	0.00
PROFESSIONAL HEALTH ASSOCIATE	Unsecured	134.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,680.00	6,066.96	6,066.96	1,759.96	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,056.00	1,348.88	1,348.88	391.30	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,331.00	1,431.93	1,431.93	415.39	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,612.00	14,402.39	14,402.39	4,177.99	0.00
RESURGENT CAPITAL SERVICES	Unsecured	337.00	1,014.36	1,014.36	294.26	0.00
RETAIL SERVICES/HRS	Unsecured	943.78	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Secured	11,910.94	11,910.94	11,910.94	11,910.94	1,111.76
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	525.00	573.75	573.75	166.44	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	1,000.00	1,156.67	1,156.67	335.54	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$36,536.44	\$36,536.44	\$0.00
Debt Secured by Vehicle	\$26,624.42	\$26,624.42	\$1,228.29
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$63,160.86	\$63,160.86	\$1,228.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$135,433.74	\$39,287.99	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,322.86</u>	
Disbursements to Creditors	<u>\$103,677.14</u>	
TOTAL DISBURSEMENTS :		<u>\$111,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/18/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.